

Figure 1

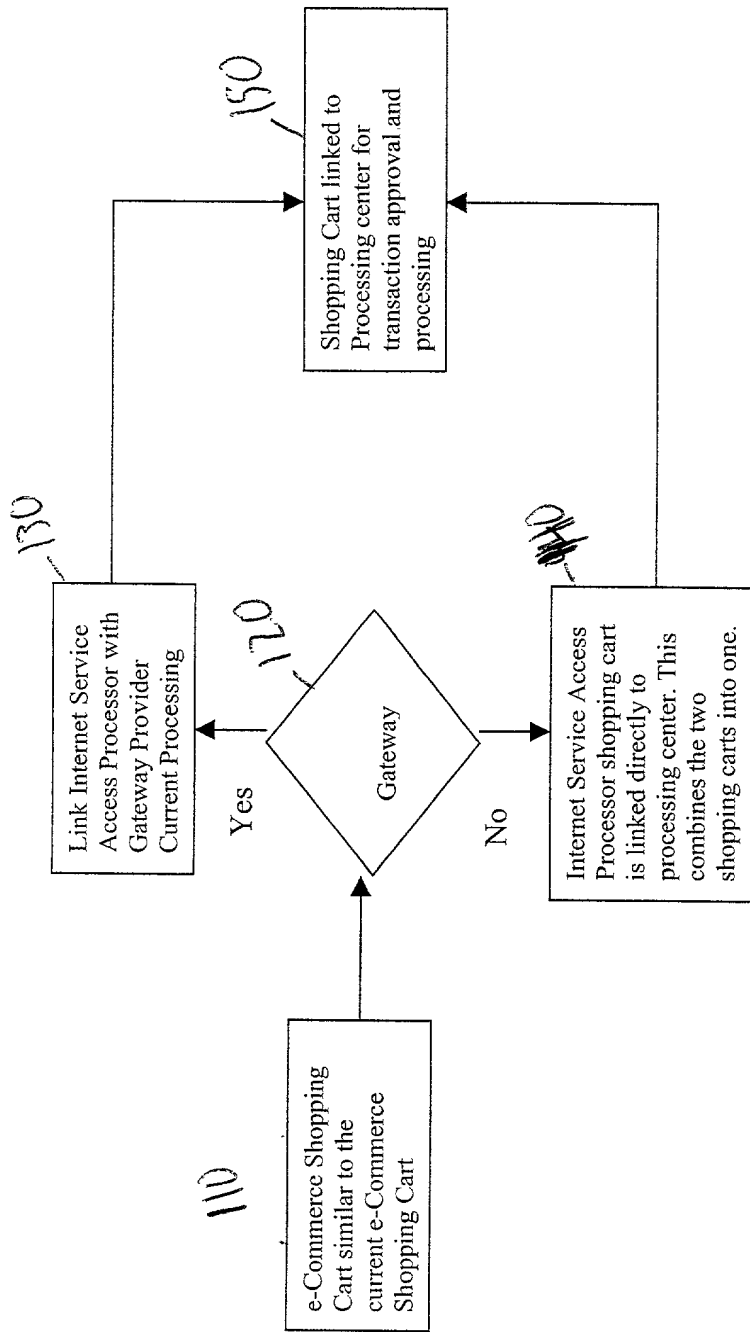


Figure 2

FIG. 39 is a flowchart illustrating a process for merchant selection and account setup.

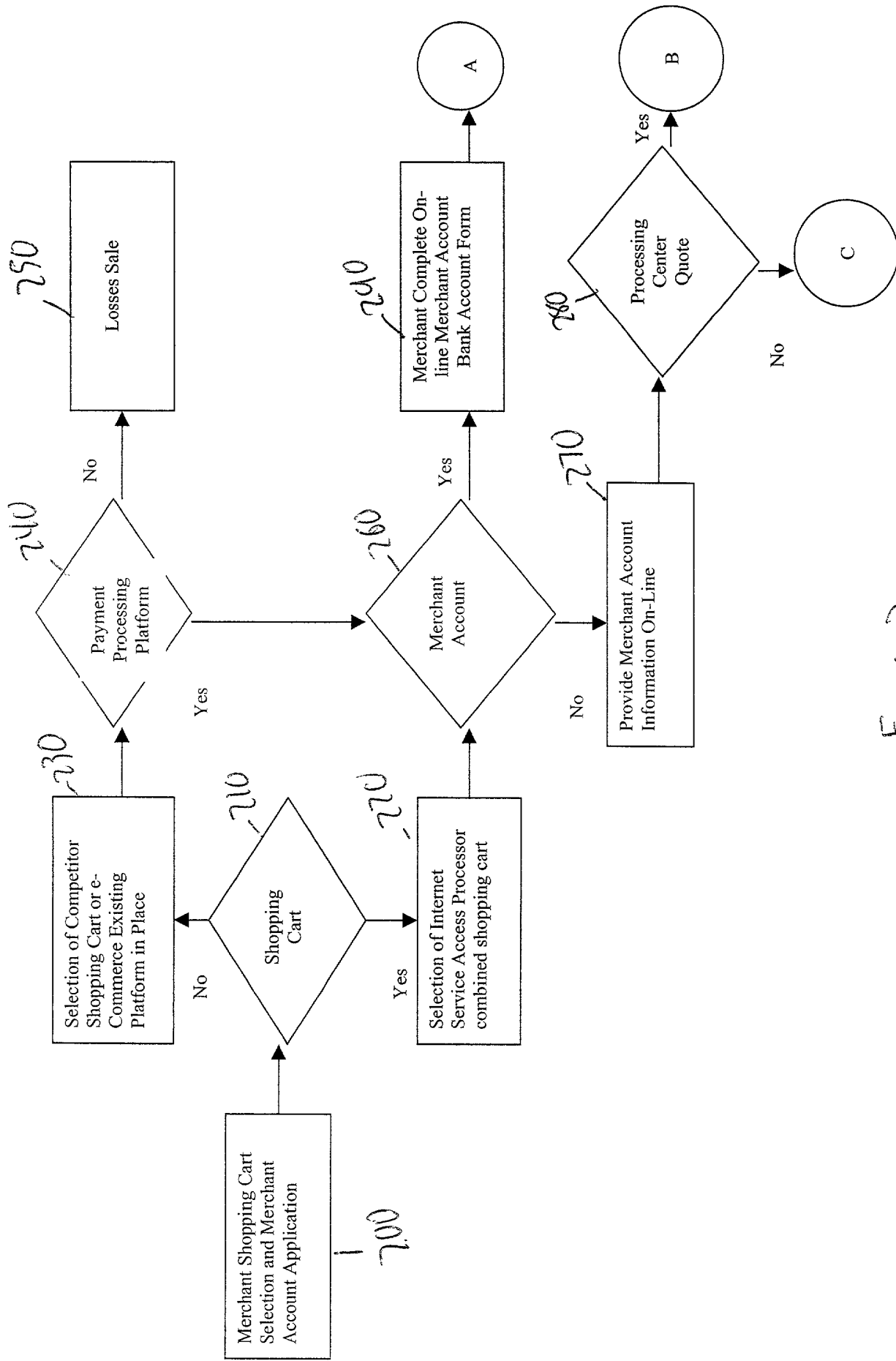


Figure 39

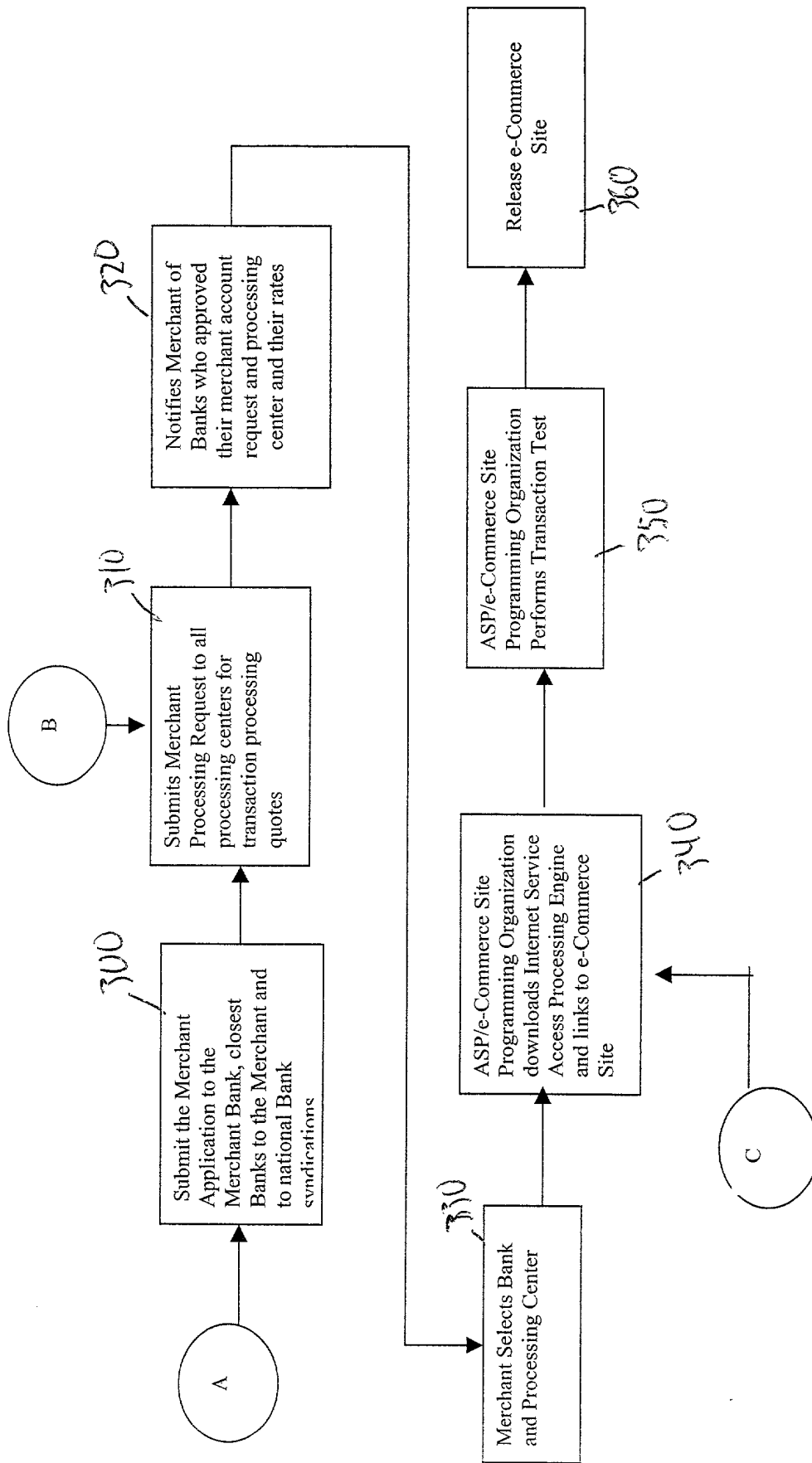


Figure 3b

FIG. 4a is a flowchart illustrating a process for e-commerce payment.

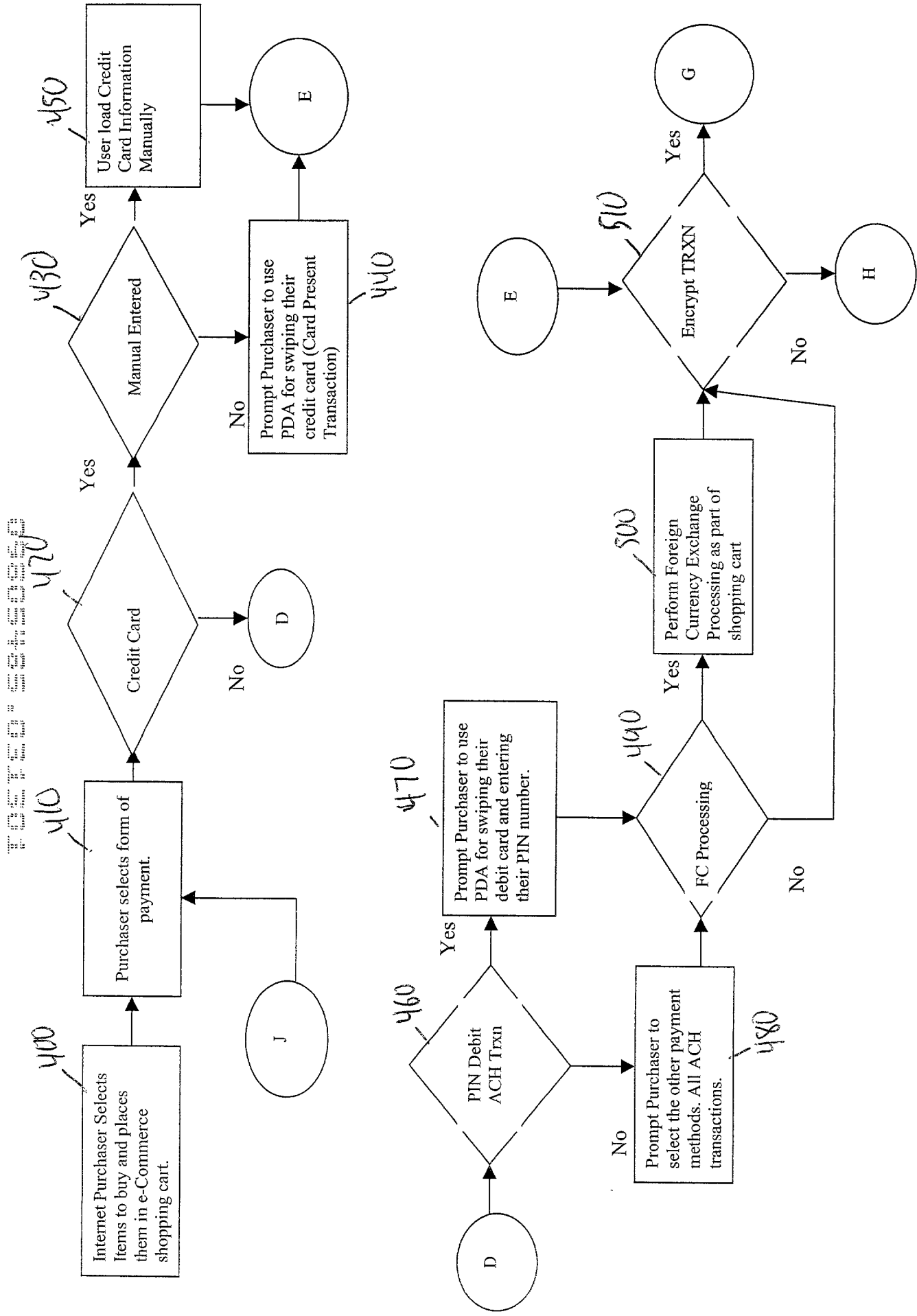


Figure 4a

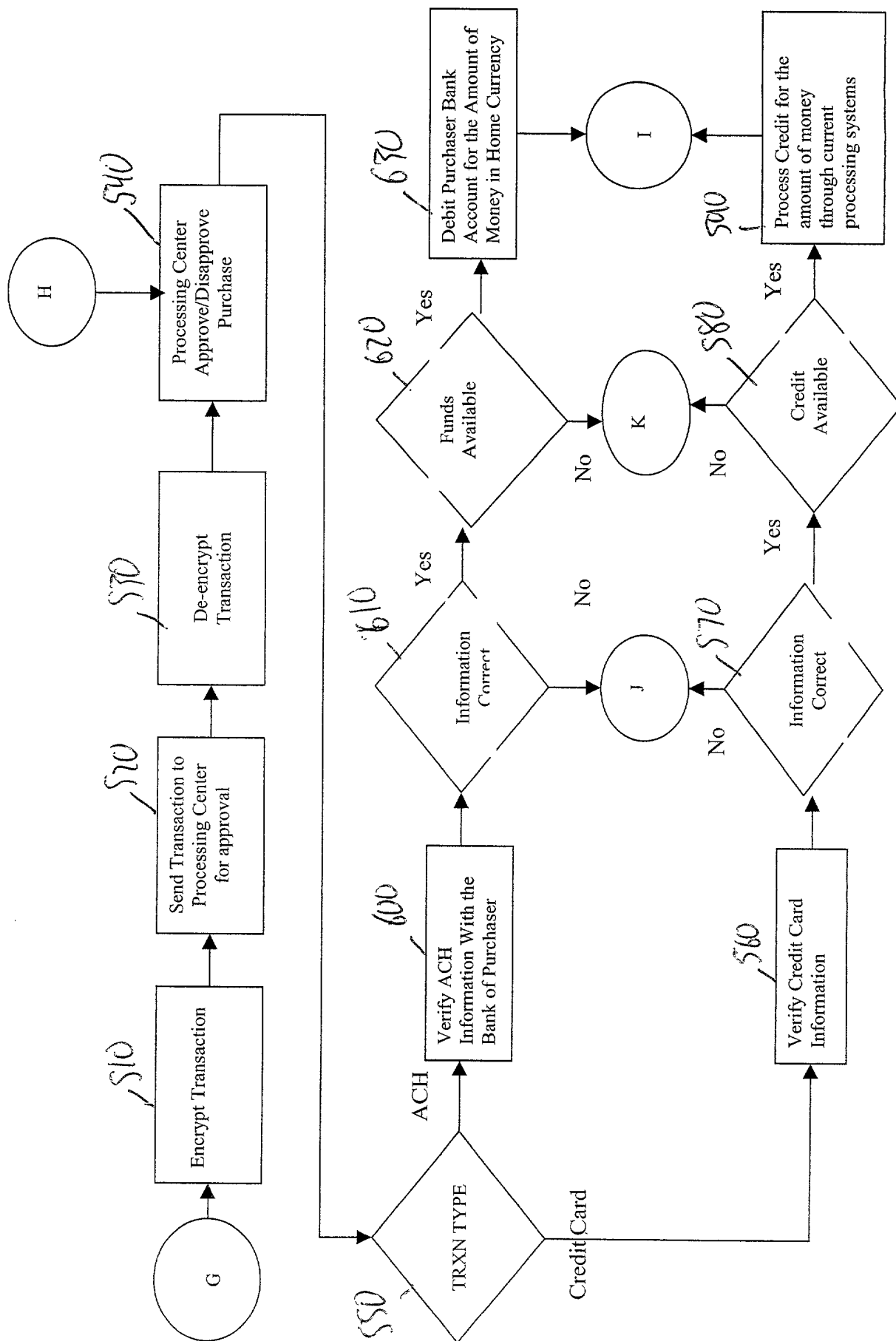


Figure 4b

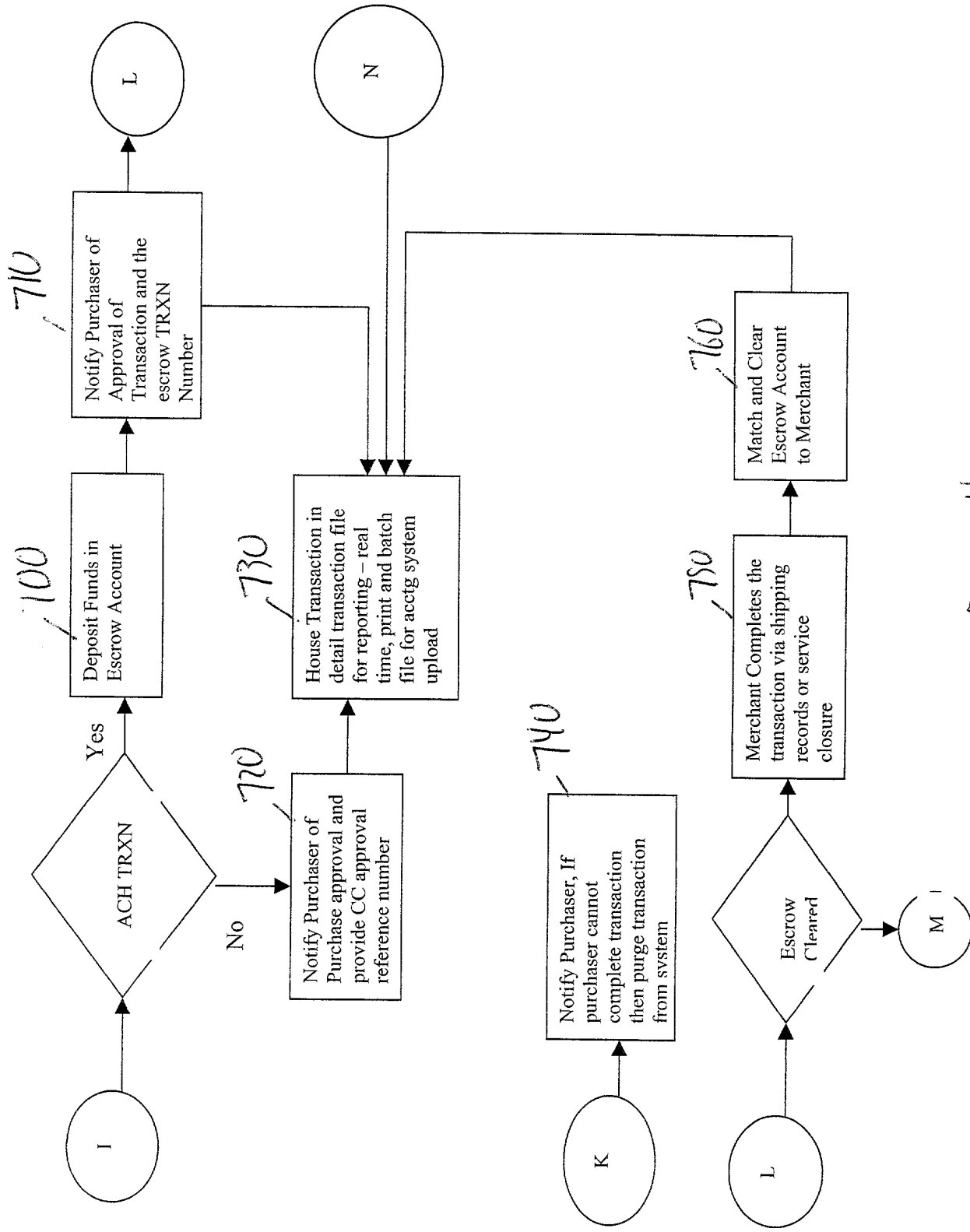


Figure 4c

FIG. 4d is a flowchart illustrating a process for handling a transaction that has not been completed.

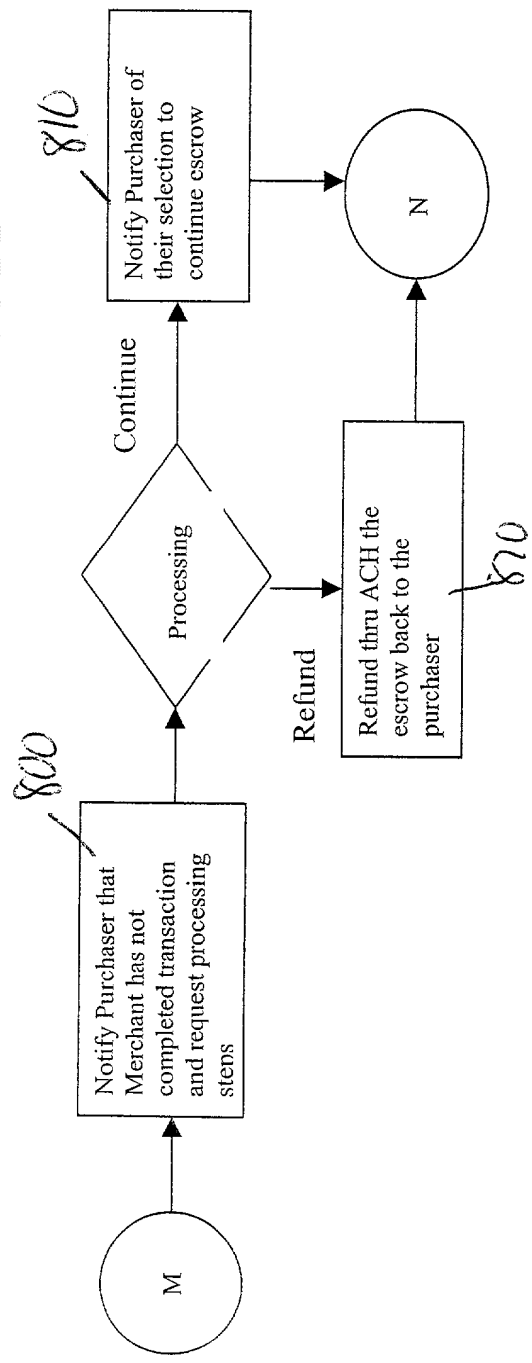


Figure 4d